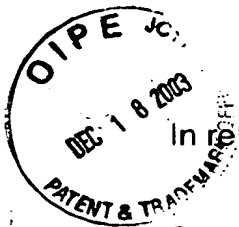


Docket No.: 3350-42C  
File No. 1158.41327CC3  
Client No.: Moneyweb-C

PATENT

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of  
GANESAN, et al.

Art Unit: TBD

Serial No: 09/849,978 ✓

Examiner: TBD

Filed: May 8, 2001

For: TECHNIQUE FOR DEBIT AND CREDIT TRIGGERING

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

December 18, 2003

Sir:

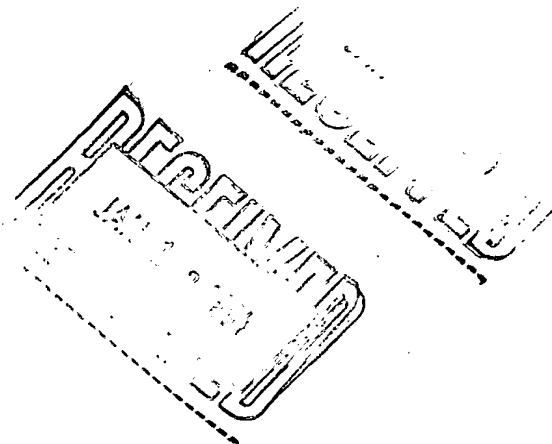
Transmitted herewith is an Information Disclosure Statement in the above-identified application.

☒ No additional fee is required.

☒ Also attached: PTO-1449 Form

The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	20	20	0	x \$18 =	\$0
Independent Claims	3	3	0	x \$86 =	\$0
TOTAL FEE DUE					\$0



- ☐ A Credit Card Payment form in the amount of \$0 is attached
- ☒ Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

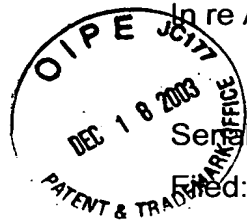


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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



In re Application of

GANESAN et al

Serial No. 09/849,978

Filed: May 8, 2001

For: TECHNIQUE FOR DEBIT AND CREDIT TRIGGERING

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: Group Art Unit: TBD  
: Examiner: TBD  
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**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR 1.97 & 1.98**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

December 18, 2003

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

this paper, including extension of time fees, to the Deposit Account No. 01-2135

(Case No. 1158.41327CC3) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

A handwritten signature in black ink, appearing to read "Sterling W. Chandler", followed by a long horizontal flourish line.

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Form PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DKT. NO. 3350-42C 1158.41327CC3	SERIAL NO. 09/849,978 <b>RECEIVED</b> DEC 24 2003
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use several sheets if necessary)		<b>APPLICANT</b> GANESAN, et al.	
		<b>FILING DATE</b> May 8, 2001	<b>GROUP</b> <b>GROUP 3600</b>

## U.S. PATENT DOCUMENTS

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						Yes	No
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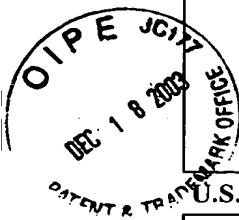
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		FILING DATE May 8, 2001	

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